

Accounts*
Homegrown Analysis Account **
Monthly service charge.....\$500.00

Non-Main Street Bank ATM transaction 1.50

A competitive earnings credit is applied to deposit balances in Analysis account to offset or reduce monthly fees.

Homegrown Premium Interest Checking**

Interest-bearing account, must have a Homegrown Analysis Checking Account. No monthly service charge if daily minimum balance is >\$10,000. If balance falls below \$10,000, the monthly maintenance fee applies.

Monthly service charge \$500.00

Non-Main Street Bank ATM transaction 1.50

Homegrown Payroll Checking**

Must have a Homegrown Analysis Checking Account. No minimum balance required.

Homegrown Money Market (must also have another existing MRB Account)**

No monthly service charge if daily minimum balance is >\$10,000. If balance falls below \$10,000, the monthly maintenance fee applies.

Monthly service charge \$500.00

Non-Main Street Bank ATM transaction 1.50

Grassroots Premium Checking (Tier II, Ancillary Business)**

Application fee \$250.00

Monthly service charge 10.00

Per check paid 0.15

Per deposited item 0.09

Per deposit 0.60

External credit or debit 0.10

Non-Main Street Bank ATM transaction 1.50

Seedling Business Checking

No monthly minimum, no monthly fee Free

Non-Main Street Bank ATM transaction 1.50

Business Online Banking

Business Online Banking I Free

- Manage multiple users
- Set various security levels
- Account service level alerts customized per user
- Customizable dashboard per user
- Real time balances and activity
- Comprehensive transaction reporting
- Online statements
- Transfer funds between connected accounts
- Bill Pay
- Stop Payment capability
- Quickbooks®

Business Online Banking II \$15.00/month

- Everything offered in Business Intelligence Online I, plus:
- Wire Transfers
- ACH Payments

Business Online Banking III \$40.00/month

- Everything offered in Business Intelligence Online I and II, plus:
- ACH File Upload

General

Application \$750.00

Abandoned Property 75.00

Account Reconciliation (1 hr. min.) 25.00/hour

ACH debit and credit originated items 0.10

Addenda Record Created (per item) 1.00

Bill Payment Stop Payment (per item) 32.00

Debit Card Cross Border Fee Assessment 3%

Deposit Returned Item 10.00

Inactive/Dormant (per month) 5.00

Inactive/Dormant fee in effect after 12 months of no activity on a checking account, and after 18 months of no activity on a savings account.

Insufficient Funds Charge (check, ATM, POS, ACH, Bill Pay) ... 32.00

Legal Process

- Government/State Levy 50.00

- Trustee Attachment 50.00

Night Depository Counting (per deposit)*** 100.00

Non-Main Street Bank ATM transaction 1.50

Notary (per page) Waived

Overdraft Transfers 8.00

Photocopies (per sheet) 2.00

Positive Pay (per account) 15.00

Remote Deposit Capture Relationship pricing

Research (1 hr. min.) 25.00/hour

Returned Mail (per month) 5.00

Return ACH items and Notifications (per item) 32.00

Stop Payment 32.00

Treasurer's Check 5.00

Telephone Transfer 5.00

Token (one time) 60.00

Token replacement (one time) 60.00

Unavailable Funds (check, ATM, POS, ACH, Bill Pay) 32.00

Wire Transfers

- Incoming 15.00

- Outgoing domestic 25.00

Cash courier fees and onsite audit fees (if applicable) are charged directly to customer from a Main Street Bank Service Provider.

* Additional legal fees may apply for Homegrown or Grassroots Trust Accounts. Please ask your Relationship Manager for details before proceeding.

** Application Fee includes up to 4 signers at no charge on each account; if more than 4 are required, there is a \$250.00 fee per signer.

***Night deposit services on exception basis only. Ask your relationship manager for details.